

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Kenneth H. Williams**  
**Wendy S. Williams**  
**fka Wendy S. Till, fka Wendy S. Sciuillo**  
Debtor(s)

Bankruptcy Case No.: 20-20418-CMB  
Per 8/6/2020 proceeding  
Chapter: 13  
Docket No.: 42 - 5, 30  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 1/28/2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$2415.00 as of 8/20. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: The secured claim of the following creditor shall govern as to claim amount, to be paid at the modified plan terms: Carvana (Cl #2 & 3)

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.


**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

Dated: August 12, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Kenneth H. Williams  
 Wendy S. Williams  
 Debtors

Case No. 20-20418-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dsaw  
 Form ID: 149

Page 1 of 2  
 Total Noticed: 43

Date Rcvd: Aug 12, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2020.

db/jdb	+Kenneth H. Williams, Wendy S. Williams, 403 Davis Avenue, Pittsburgh, PA 15209-1805
cr	+Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15194446	+Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15200604	Carvana, LLC, PO Box 29018 Phoenix AZ 85038
15194455	+Citibank NA/Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497
15194456	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15230102	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15194459	+De La Torre Orthotics and Prosthetics, 300 Alpha Drive, Pittsburgh, PA 15238-2908
15204706	+JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15194461	+LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807
15194460	+LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2807
15194463	+Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
15194462	+Mr. Cooper, 350 Highland, Houston, TX 77009-6623
15226346	+Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
15194480	West Penn Hospital, P. O. Box 951960, Cleveland, OH 44193-0021

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr	+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 13 2020 04:04:59	
	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021	
15194447	+E-mail/Text: dl-collectionsbankruptcyteam@drivetime.com Aug 13 2020 04:08:42	Bridgecrest,
	PO Box 29018, Phoenix, AZ 85038-9018	
15194449	+E-mail/Text: dl-collectionsbankruptcyteam@drivetime.com Aug 13 2020 04:08:42	Bridgecrest,
	7300 East Hampton Avenue, Suite 100, Mesa, AZ 85209-3324	
15194457	E-mail/Text: Bankruptcy.RI@Citizensbank.com Aug 13 2020 04:06:57	Citizens Bank,
	1 Citizens Drive, Riverside, RI 02915	
15194458	E-mail/Text: Bankruptcy.RI@Citizensbank.com Aug 13 2020 04:06:57	Citizens Bank,
	Attn: Bankruptcy, 1 Citizens Dr, Riverside, RI 02915	
15200080	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 13 2020 04:30:47	
	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083	
15194452	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 13 2020 04:30:47	Capital One/Walmart,
	Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285	
15194451	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 13 2020 04:30:01	Capital One/Walmart,
	PO Box 30281, Salt Lake City, UT 84130-0281	
15229252	+E-mail/Text: kburkley@bernsteinlaw.com Aug 13 2020 04:08:56	Duquesne Light Company,
	c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945	
15229720	E-mail/Text: JCAP_BNC_Notices@jcap.com Aug 13 2020 04:08:31	Jefferson Capital Systems LLC,
	PO Box 7999, Saint Cloud Mn 56302-9617	
15194454	E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 13 2020 04:44:30	Chase Card Services,
	Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850	
15194453	E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 13 2020 04:30:47	Chase Card Services,
	PO Box 15369, Wilmington, DE 19850	
15194464	+E-mail/PDF: gecsedirecoverycorp.com Aug 13 2020 04:04:47	Syncb/Car Care, PO Box 965036,
	Orlando, FL 32896-5036	
15194466	+E-mail/PDF: gecsedirecoverycorp.com Aug 13 2020 04:04:49	Syncb/PPC, Attn: Bankruptcy,
	PO Box 965060, Orlando, FL 32896-5060	
15194465	+E-mail/PDF: gecsedirecoverycorp.com Aug 13 2020 04:04:49	Syncb/ccsycc, Attn: Bankruptcy,
	PO Box 965060, Orlando, FL 32896-5060	
15195603	+E-mail/PDF: gecsedirecoverycorp.com Aug 13 2020 04:04:49	Synchrony Bank,
	c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021	
15230008	+E-mail/PDF: gecsedirecoverycorp.com Aug 13 2020 04:05:24	Synchrony Bank,
	c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021	
15194468	+E-mail/PDF: gecsedirecoverycorp.com Aug 13 2020 04:04:49	Synchrony Bank/ JC Penneys,
	Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-0001	
15194467	+E-mail/PDF: gecsedirecoverycorp.com Aug 13 2020 04:04:52	Synchrony Bank/ JC Penneys,
	PO Box 965007, Orlando, FL 32896-5007	
15194470	+E-mail/PDF: gecsedirecoverycorp.com Aug 13 2020 04:04:49	Synchrony Bank/Amazon,
	Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060	
15194469	+E-mail/PDF: gecsedirecoverycorp.com Aug 13 2020 04:04:49	Synchrony Bank/Amazon,
	PO Box 965015, Orlando, FL 32896-5015	
15194472	+E-mail/PDF: gecsedirecoverycorp.com Aug 13 2020 04:04:49	Synchrony Bank/Care Credit,
	Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060	
15194471	+E-mail/PDF: gecsedirecoverycorp.com Aug 13 2020 04:04:50	Synchrony Bank/Care Credit,
	PO Box 965036, Orlando, FL 32896-5036	
15194473	+E-mail/PDF: gecsedirecoverycorp.com Aug 13 2020 04:04:56	Synchrony Bank/Paypal,
	PO Box 965005, Orlando, FL 32896-5005	
15194475	+E-mail/PDF: gecsedirecoverycorp.com Aug 13 2020 04:04:51	Synchrony Bank/Sams,
	Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060	
15194474	+E-mail/PDF: gecsedirecoverycorp.com Aug 13 2020 04:04:18	Synchrony Bank/Sams,
	PO Box 965005, Orlando, FL 32896-5005	

District/off: 0315-2

User: dsaw  
Form ID: 149

Page 2 of 2  
Total Noticed: 43

Date Rcvd: Aug 12, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15194476	+E-mail/Text: bankruptcydepartment@tsico.com Aug 13 2020 04:08:50	Transworld Sys Inc/51,
	Pob 15273, Wilmington, DE 19850-5273	
15194478	+E-mail/Text: bankruptcydepartment@tsico.com Aug 13 2020 04:08:50	Transworld Sys Inc/51,
	Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630	

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	Nationstar Mortgage LLC d/b/a Mr. Cooper	
cr*	+Duquesne Light Company, c/o Bernstein-Burkley, P.C.,	
	707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945	
15194448*	+Bridgecrest, Po Box 29018, Phoenix, AZ 85038-9018	
15194450*	+Bridgecrest, 7300 East Hampton Avenue, Suite 100, Mesa, AZ 85209-3324	
15200708*	Carvana, LLC, PO Box 29018 Phoenix AZ 85038	
15194477*	+Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273	
15194479*	+Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630	
		TOTALS: 1, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 14, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
bkgroup@kmlawgroup.com  
Kenneth Steidl on behalf of Joint Debtor Wendy S. Williams julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com  
Kenneth Steidl on behalf of Debtor Kenneth H. Williams julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 7